

Voting Guide and Notice of AGM 2014

If you value
our difference
vote today



On your side

Welcome

Dear Member,

This year we have continued to do all we can to help you, our members, buy your own homes, save and plan for the future and manage your money.

We have reinforced our capital strength to meet the regulator's requirements and to make us one of the UK's strongest and safest places to keep your money.

In addition, we have pressed ahead with our citizenship agenda in support of local communities and people's basic housing and money management needs. 56% of our people are now engaged in our citizenship activity, either through volunteering or fundraising.

We were recognised as the UK's top financial services brand in research conducted in 2013 to identify those brands that take a human approach.* Doing the right thing is ingrained in our culture.

- You can read about how we have continued to help our members with their financial needs on pages 4 and 5.
- You can read about our citizenship agenda on pages 6 and 7.

- You can find a detailed summary of the year and our financial results in the accompanying Summary Financial Statement.
- You can find out more about the directors who sit on your Society's Board on pages 8 to 11.

The governance framework by which your Board continues to provide strong and effective leadership has continued to develop. During the year we commenced the search for my successor and on 2 May it was announced that David Roberts would join the Board as Chairman elect on 1 September with the intention of taking over as Chairman upon my retirement at the AGM in July 2015.

Once again, thank you for your support.

Yours sincerely,



Geoffrey Howe
Chairman



* Source: Lippincott – Human Era Index

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Notice of Annual General Meeting

This year's Annual General Meeting (AGM) will be held at 11am on Thursday 17 July 2014 at the Tregonwell Hall, Bournemouth International Centre, Exeter Road, Bournemouth, Dorset BH2 5BH for the following purposes:

Ordinary Resolutions

1. To receive the Directors' Report, the Annual Accounts, the Annual Business Statement and the Auditors' Report for the year ended 4 April 2014.

A Summary Financial Statement containing a summary of these items is included in your AGM Pack. The full Annual Report and Accounts will be available from 18 June 2014 on our website nationwide.co.uk, from 20 June 2014 in all Nationwide branches or by writing to the Group Secretary, Nationwide Building Society, Nationwide House, Pipers Way, Swindon SN38 1NW.

2. To approve the Directors' Remuneration Report (excluding the Directors' Remuneration Policy) for the financial year ended 4 April 2014, as set out in the Annual Report and Accounts for the year ended 4 April 2014.

Members are asked to approve the Directors' Remuneration Report (excluding the Directors' Remuneration Policy) as set out in the Annual Report and Accounts. The vote is advisory and the Directors' entitlement to remuneration is not conditional on it. A summary of the Directors' Remuneration Report appears in the Summary Financial Statement booklet. A full version appears in the Annual Report and Accounts and on our website nationwide.co.uk

3. To approve the Directors' Remuneration Policy the full text of which is contained in the Directors' Remuneration Report for the financial year ended 4 April 2014, as set out in the Annual Report and Accounts for the year ended 4 April 2014.

Members are asked to approve the Directors' Remuneration Policy, which is set out in full in the Directors' Remuneration Report that appears in the Annual Report and Accounts. The Society is not required to submit the policy to a binding vote of members but has decided, on a voluntary basis, to submit the policy to a vote of members on an advisory basis. A summary of the Directors' Remuneration Policy appears in the Summary Financial Statement booklet. A full version appears in the Annual Report and Accounts and on our website nationwide.co.uk

4. To approve the re-appointment of PricewaterhouseCoopers LLP as Auditors, to hold office until the conclusion of the next AGM.

If you have any questions about the AGM please call us on 0800 33 55 99 (Monday to Friday 8am to 8pm, Saturday 9am to 5pm).

Re-election of Directors

To consider, and if thought fit, re-elect as Directors the following candidates:

5. To re-elect Graham Beale
6. To re-elect Rita Clifton
7. To re-elect Geoffrey Howe
8. To re-elect Michael Jary
9. To re-elect Mitchel Lenson
10. To re-elect Lynne Peacock
11. To re-elect Roger Perkin
12. To re-elect Tony Prestedge
13. To re-elect Mark Rennison
14. To re-elect Chris Rhodes

For more details on these candidates please refer to pages 8-11 of the AGM Voting Guide.

All Directors on the Board as at 4 April 2014 are standing for re-election with the exception of Alan Dickinson who has indicated his intention not to seek re-election. Your Board recommends that you vote 'For' each of the Directors. The Chairman confirms that, following formal performance evaluation, each of the Directors continues to be effective and demonstrates a strong commitment to the role.

Deadline to vote

To be valid, signed Voting Forms must be received by the independent scrutineers, Electoral Reform Services, at The Election Centre, 33 Clarendon Road, London N81 1ER by 11am on Monday 14 July 2014. Online voting is available 24 hours a day until 11am on Monday 14 July 2014 by going to nationwide.co.uk/agm which is a secure independent voting site. Alternatively you can vote in person at the AGM on Thursday 17 July 2014. See the 'How to Vote' section in the AGM Voting Guide for more information.

By order of the Board

Simon Waite, Group Secretary, 16 April 2014

A member entitled to attend and vote at the AGM may appoint a representative (who need not be a member) to attend and vote instead of the member, and may direct the representative how to vote at the meeting. This appointment may be made by using either the voting form sent to members or the online voting site.

It's all the little things we do...



We helped around one in five first time buyers in the UK take their first step onto the property ladder in 2013/14. And to all those people we helped, we sent a welcome box packed full of essentials like mugs, teabags and biscuits when they moved in.

Being your building society, we can put you first and ensure your needs shape our products and services.

Help with homes

We increased our mortgage lending by 31% last year, helping around 100,000 people to move home or remortgage, while helping another 59,000 people to buy their first home. Our innovative Save to Buy accounts that enable people to apply for a 5% deposit mortgage continued to prove highly popular and we supported the government's Help to Buy Equity Share scheme. We also improved the availability of our mortgage advice service by installing an innovative video-link facility, called Nationwide NOW, at 60 of our smaller branches.

Helping you get the most from your savings

Our savers have continued to struggle in the face of historically low interest rates. But we've done our best to help. Our instant access Loyalty Saver account continues to prove highly popular as it does exactly what its name suggests and rewards your loyalty. With 283,000 new accounts opened during the year, we now have 700,000 Loyalty Saver accounts and total balances exceed £17 billion.

We're delighted that after years of lobbying for the change, the Government finally listened to our calls and from 1 July 2014 savers will be able to split their higher £15,000 ISA allowance as they wish between a cash ISA and a stocks and shares ISA.

Over 500,000 of you have registered for SavingsWatch which lets you know by email as soon as we bring out a new savings account, so you know if you can get a better rate.

...that make a big difference



Our new current account FlexPlus, which offers a range of benefits for a monthly fee of just £10, was rated the UK's best packaged current account by Which? Over 220,000 people have rated it highly enough to choose it for themselves and their families.

Banking you can bank on

We're determined to offer our customers an alternative to relying on the banks for their banking needs and more and more customers are deciding to switch to us. During 2013/14 we opened on average over 35,000 new current accounts a month and won a number of awards. In 2014 we were named Current Account Provider of the Year by **Consumer Moneyfacts**. While our FlexPlus account was named the UK's best packaged current account – both by the consumer champions **Which?** in 2013 and by **Moneynet** at their 2014 Personal Finance Awards.

Online services you can access more easily

Our new redesigned website now makes it much easier to get the online help you need, whether that's a product, a service or a step-by-step guide. Our Mobile Banking app continues to be highly rated on the app stores, perhaps not surprisingly, as we continue to update and upgrade it in response to your feedback. Our new Homebuyer's Companion app, full of useful tips and tools, has also been well received.

We're delighted to be named Best Overall Online Provider and Best Online Banking Provider by Your Money in 2014.

Last year we opened

**over 430,000
current accounts**

Our citizenship strategy is about responding to your concerns



56% of our people are involved in our citizenship activity. In primary schools, Nationwide volunteers provide one to one support to children struggling with numeracy. It's just one of the ways in which we plan to help 200,000 young people improve their number skills by 2017.

We're two years into our five year citizenship strategy called 'Living on your side' which we built around feedback we received from you, our members. The strategy focuses on getting more people into a home they can call their own, on helping more people to start saving and on supporting our members' local communities. How are we doing?

Target 1: 750,000 people into homes they can call their own by April 2017
2013/14 target: 169,000 people; result: 200,042 people

2013/14 saw us manage to exceed our target for the year. We helped around one in five first time buyers in the UK take their first step onto the property ladder in 2013/14. Given that many people buy their first home with a partner or family, we estimate that this performance helped around 116,489 people move into a home of their own.

But our partnership with Shelter is also making a difference. Our funding helps support the charity's services like their helpline. We also worked with them to become the first major buy-to-let lender to explicitly allow our borrowers to let to tenants receiving housing benefit. A third of tenants are families with children, and as many as four in ten tenants receive some housing benefit to pay their rent. So this policy change was a big step forward and, if other lenders follow our lead, it will hopefully have an impact on the whole rental market.

To find out more about our relationship with Shelter, where our money goes and the difference it makes, visit nationwide.co.uk and click on 'Why choose Nationwide?' and 'Citizenship'. Don't forget, we'll donate 20p for every vote we receive at this year's AGM.

And focusing on those areas where we can have the most impact



Target 2: 1 million new savers by April 2017
2013/14 target: 186,650 new savers; result: 203,628 new savers

This year saw us bring out some simple new accounts that people can open online as well as in branch – making it as easy as possible for them to start saving. But people can only save if they are on top of their finances. So we continued our support of the Money Advice Trust, which seeks to improve financial capability amongst those for whom it's a struggle. Numeracy or rather the lack of it also holds many people back. So we launched Talking Numbers, designed to improve the everyday number skills of over 200,000 young people.

Target 3: £15 million channelled into local communities by April 2017
2013/14 target: £2,875,000; result: £4 million

We now have a range of ways in which you can tell us how and where we should invest in local communities, including our Community Match scheme in branch and our online scheme 'The Big Local'. During 2013/14, 972 charities up and down the UK benefited as a result.

Set up by Army widow, Nikki Scott, Scotty's Little Soldiers is dedicated to supporting the children of men and women killed while serving in the British armed forces. Its holiday homes in Blackpool and Great Yarmouth provide a chance for the kids to have seaside fun. It was one of many charities that received a donation through our branch based Community Match scheme and our Wisbech branch has decided to raise money for it throughout 2014.

Your Board of directors

As of 4 April 2014



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1 Graham Beale BSc, ACA (55)

Chief Executive – Standing for re-election

Graham joined the Society in 1985. He is a chartered accountant by training and was appointed to the Board as Group Finance Director in April 2003. He took up his current role as Chief Executive in April 2007. Prior to his appointment to the Board, he worked extensively in the Finance function and held a number of senior, general management positions within the Society. As Chief Executive, Graham leads the strategic direction of the Group and oversees its operation through chairing the Executive Committee which comprises the Executive and Group Directors. Graham is Chairman of the Financial Conduct Authority Practitioner Panel and a member of the Building Societies Association Council.

2 Rita Clifton CBE MA (Cantab), FRSA (56)

Independent: Yes

Non Executive Director – Standing for re-election

Rita joined the Board in July 2012. She holds a number of non executive roles including at BUPA, ASOS and Populus and is a former non executive director at Dixons Retail plc. She is also a fellow of WWF-UK, and sits on the Assurance and Advisory Board for BP's carbon off-setting programme. Rita has over 20 years' senior management experience in a range of roles, with an expertise in demonstrating how brand is an integral part of long-term business strategy and in analysing and understanding consumer perceptions and behaviour. Her executive career has been in advertising, strategic marketing and market research; she was previously Chairman and Chief Executive at Interbrand UK Ltd, and prior to that Vice Chairman at Saatchi & Saatchi. During her career Rita has advised, at the most senior level, some of the UK's best known organisations, including British Airways, Barclays, BT, Citigroup, Visa and the British Army.

3 Alan Dickinson MBA, BSc (Hons), FSS, FCIB, FCIBS (63)

Independent: Yes

Non Executive Director – Not standing for re-election

Alan joined the Board in June 2010. He has spent more than 40 years in banking, having started his career with Westminster Bank in 1968. He is an experienced retail and corporate banker and a former Executive Committee member of the RBS Group and Chief Executive of RBS UK. Alan is also a Governor of the charity Motability and Honorary Treasurer of Surrey County Cricket Club and a non executive director of Carpetright plc, Willis Limited and Brown Shipley & Co Limited.

Alan has indicated his intention not to seek re-election at the AGM in July 2014.

4 Geoffrey Howe MA (Cantab) (64)

Independent: Yes (upon appointment)

Chairman – Standing for re-election

Geoffrey has been a director of Nationwide Building Society since January 2005 and Chairman since July 2007. He has considerable regulatory, management and legal experience in financial services, insurance and investment markets. Geoffrey is also currently the Chairman of Jardine Lloyd Thompson Group plc and a director of Close Brothers Group plc. He was formerly Chairman of Railtrack Group plc, a director of Investec plc, a director and General Counsel of Robert Fleming Holdings Limited and Managing Partner of international law firm Clifford Chance.

5 Michael Jary MA (Oxon), MBA, FRAS (50)

Independent: Yes

Non Executive Director – Standing for re-election

Michael joined the Board in January 2009. He is Chairman of Fairtrade Foundation, the charity working for better prices and decent conditions for farmers in the developing world. He is also Chairman of Duchy Originals, the organic food company founded by HRH The Prince of Wales, and of The Prince's Social Enterprises, a group which gifts its profits to The Prince of Wales's Charitable Foundation. He is a partner and one of the founding team of OC&C Strategy Consultants, a global strategy consulting firm, and an expert in retail and consumer industries.

6 Mitchel Lenson MBA, BA (Hons), ACIB, FSI (59)

Independent: Yes

Non Executive Director – Standing for re-election

Mitchel joined the Board in July 2011. He has spent over 30 years in the financial services industry and is a former Group Chief Information Officer at Deutsche Bank with responsibility for IT and Operations for all operating divisions of the bank, including its retail banking operations. He has also served as Managing Director, Global Head of Operations & Operations IT at UBS Warburg and as Director, Group Operations at Credit Suisse First Boston. Previously Mitchel was a partner of Olivant & Co, an investment company providing strategic and operational expertise alongside investment capital to financial services businesses in Europe, the Middle East and Asia-Pacific.

Your Board of directors

As of 4 April 2014



7 Lynne Peacock BA (Hons) (60)

Independent: Yes

Non Executive Director – Standing for re-election

Lynne joined the Board in July 2011. She is a former Chief Executive of National Australia Bank's (NAB) UK business and Chief Executive of Woolwich plc, and has over 25 years' senior management experience in a range of roles comprising brand development, mergers & acquisitions, change management and business transformation. During her time at NAB, Lynne was responsible for its businesses in the UK consisting of the Clydesdale and Yorkshire Bank. She became Chief Executive of Woolwich plc in October 2000, having previously held a number of senior management and board positions at the Woolwich Building Society. Lynne is a non executive director of Scottish Water and Standard Life plc.

8 Roger Perkin MA (Cantab), FCA (65)

Independent: Yes

Non Executive Director and Senior Independent Director – Standing for re-election

Roger joined the Board in April 2010. He is a former partner at Ernst & Young LLP and spent 40 years in the accounting profession. During his time at Ernst & Young he worked with many blue chip clients and advised boards across the spectrum of financial services, including banking, insurance, fund management and private equity. He is also a non executive director at Electra Private Equity plc and Tullett Prebon plc, chairing the Audit Committee of both companies, and Friends Life Limited. Additionally, he is a trustee of two charities, Chiddingstone Castle and Crime Reduction Initiatives.

9 Tony Prestedge (44)

Chief Operating Officer – Standing for re-election

Tony was appointed to the Board in August 2007. He has held a number of senior executive roles at Barclays PLC, including Managing Director Home Finance and Retail Support and Operations Director. He was a member of both Woolwich plc and Barclays Retail Banking Executive Committees. Tony is accountable for the Group's operational strategy, performance and transformation and his divisional reports include Customer Services and Product Operations, Telephone Channels, Digital Development, Transformation Delivery, Technology, Payments and Property Services. Tony is a board member of Opportunity Now.

10 Mark Rennison BA, FCA (53)

Group Finance Director – Standing for re-election

Mark is a chartered accountant who joined the Society and was appointed to the Board in February 2007. He is responsible for Finance, Treasury and Corporate Development. He is a director of various Society subsidiaries. Prior to his appointment, Mark was a partner at PricewaterhouseCoopers LLP where he worked in the financial services practice with a specific focus on retail and corporate banking; whilst in professional practice, Mark also worked extensively with group treasury operations, leasing and asset finance businesses.

11 Chris Rhodes BSc (Hons), ACA (51)

Executive Director Group Retail – Standing for re-election

Chris joined Nationwide in April 2009 from Abbey Santander, where he was Director of Retail Distribution for Alliance and Leicester (A&L). Chris' responsibilities include Nationwide's retail product range, distribution and marketing. Chris has spent 20 years working in the financial services sector and his previous positions include Deputy Managing Director of Girobank and Retail Operations Director of A&L. In 2003 he was appointed as Managing Director Retail Banking for the entire A&L Group. In 2007 Chris moved to become Group Finance Director, a role he held until the merger with Santander in 2008. Chris is a non executive director at Visa Europe Limited and a board member of National Numeracy.

Principal Committees	Membership
Audit Committee	Roger Perkin (Chairman), Rita Clifton, Alan Dickinson, Lynne Peacock
Board Risk Committee	Alan Dickinson (Chairman), Mitchel Lenson, Lynne Peacock, Roger Perkin
Remuneration Committee	Lynne Peacock (Chairman), Rita Clifton, Michael Jary
Nomination Committee	Geoffrey Howe (Chairman), Alan Dickinson, Lynne Peacock, Roger Perkin
Board IT Strategy and Transformation Committee	Mitchel Lenson (Chairman), Alan Dickinson, Michael Jary, Roger Perkin
Results Approval Committee	Geoffrey Howe (Chairman), Graham Beale, Roger Perkin, Mark Rennison

How to vote

There are three ways you can vote: online, by post, or in person at the AGM.

You can find:

- a summary of the resolutions and of the directors standing for re-election in the Notice of Annual General Meeting on page 3 of this Voting Guide; and
- more information on all the directors standing for re-election on pages 8 to 11.

If you vote online or complete and return the Voting Form, you can still attend and vote at the AGM in person. You have one vote and it is the last vote cast that counts. If you attend the AGM please bring with you the Chairman's letter section of the Voting Form (or some other evidence of your membership). If you are planning to attend and you have any specific requirements please call 0800 33 55 99.

The Board's recommendations

The Board recommends that you vote:

- 'For' each of the resolutions; and
- 'For' the re-election of each of the candidates.

One member one vote

Voting is based on one member, one vote and not on the number or value of any shares or mortgage accounts held. Permanent Interest Bearing Shares (PIBS) issued by Nationwide Building Society (as opposed to Portman, Derbyshire or Cheshire building societies prior to their mergers) and Core Capital Deferred Shares are held by a trustee or a nominee, and each separate trustee and nominee is entitled to a **maximum of one vote at the AGM** (although each trustee or nominee has agreed that it will not in fact exercise its one vote at the AGM).

PIBS issued by Portman, Derbyshire or Cheshire building societies (prior to their mergers) are held by investors directly, and each separate investor is entitled to a **maximum of one vote at the AGM** (even if they hold other qualifying products with Nationwide, Derbyshire, Dunfermline or Cheshire building societies, including other PIBS).

Vote online

To vote online please go to: nationwide.co.uk/agm

There is no need to enter any personal information. Just log on using the voting codes printed on your Voting Form or your AGM email.

Then simply choose the Quick Vote or Standard Vote options – as outlined below.

Quick Vote

This is the easy way to use your vote if you want to support the Board's recommendations and appoint the Chairman of the AGM as your representative to vote on your behalf.

If using the Voting Form, please put an 'X' in the Quick Vote section of the form, and then sign and date the declaration box at the bottom of the page.

If voting online, indicate your acceptance on the Quick Vote section only. Don't complete any part of the Standard Vote box as this will override and replace your Quick Vote.

If you would like access to future member meeting information by email rather than by post, do not forget to tick that option, which you will find in Step 3 on the Voting Form or on the online voting facility.

OR

Standard Vote

Use the Standard Vote if:

- you would like to tell the Chairman or your representative how to vote on the resolutions and/or the re-election of directors; or
- you want to appoint a representative other than the Chairman to vote on your behalf.

Simply complete the Standard Vote section of the Voting Form then sign and date the Voting Form in the declaration box at the bottom of the page. Alternatively indicate your acceptance on the relevant part of the online voting facility. You do not have to use all or any of your votes.

Where you do not use your vote, for example, on a particular resolution or in relation to a particular candidate, your representative will be able to vote for you on that item at the AGM (and at any adjournment) as they see fit.

To be eligible to vote, you must meet the voting conditions on the back of the Voting Form or set out on the online voting site.

Corporate members

A corporate member of Nationwide has the same rights as an individual member and may appoint someone (who need not be a member) to act as its representative at the AGM. The appointment must be in writing, signed by someone duly authorised and must be received by the Group Secretary, Nationwide Building Society at Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW by 11am on 11 July 2014.

Appointment of a representative

You can appoint someone other than the Chairman as your representative to attend the AGM and vote on your behalf. Simply complete the 'Appointment of a representative' section on the reverse of the Voting Form, sign and date the declaration and return the Voting Form in the envelope provided. Alternatively, complete the relevant section of the online voting facility.

On arriving at the meeting, your representative should register at the Proxy Desk in the foyer. They should bring some identification such as a passport or driving licence as well as a note of your unique customer number shown on the Voting Form.

The Nationwide Foundation

Part of the money we give to charity is donated to The Nationwide Foundation. This registered charity (no. 1065552) has won awards for its excellence in grant making and is currently committed to funding work that creates decent, affordable housing for people in need, across the UK.

You can read more about the work it supports at nationwidefoundation.org.uk and the Foundation's Trustees welcome any questions or feedback from members. Please email enquiries@nationwidefoundation.org.uk or call 01793 655113.

More information will be available on the Foundation's website at the end of July.



The
Nationwide
Foundation

Attend the AGM

This year's Annual General Meeting (AGM) will be held at 11am on Thursday 17 July at the Tregonwell Hall, Bournemouth International Centre (BIC), Exeter Road, Bournemouth, BH2 5BH. On arrival please make your way to the Purbeck Hall entrance via the path adjacent to Beacon Road. Please note, this is not the main entrance to the BIC.

Planning to attend

You do not need to book in advance to attend. Should you have specific requirements, please give us a call on 0800 33 55 99 to help us meet your needs.

Guide to proposed timing

The doors open at 10am. Please arrive in sufficient time to register before the meeting which will begin promptly at 11am.

Time	Event
10.00	Doors open
10.45	Doors to Auditorium open
11.00	Meeting begins
11.10	Chief Executive's presentation
11.30	Q&A session
13.00	Poll taken on all resolutions
13.15	Close

What to bring

Please make sure you bring the letter from the Chairman that accompanied the Voting Form, or some other evidence of your Nationwide membership.

Refreshments

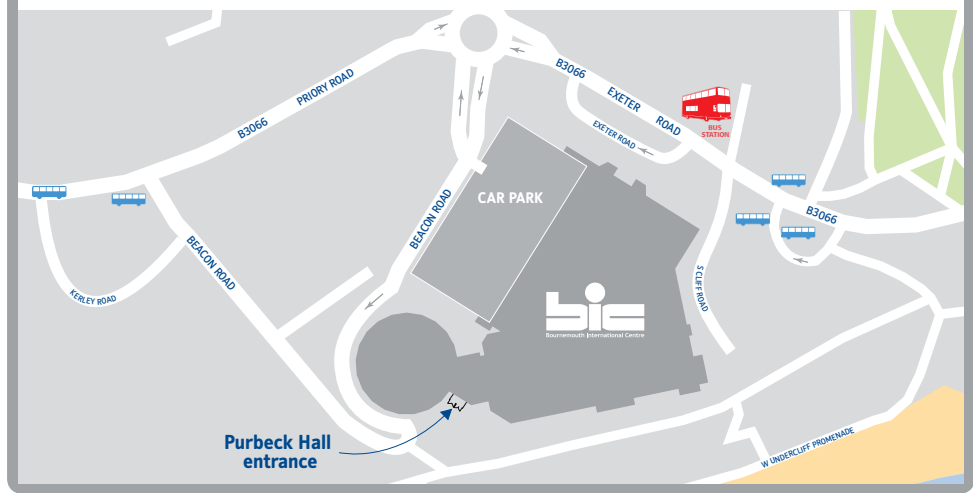
Tea and coffee will be available prior to the start of the meeting, and once the meeting has concluded a light buffet will be served.

Members with special needs

The BIC has wheelchair access. An infra-red amplification system is in operation in the meeting room. Sennheiser stethoscope and necklace types of amplification equipment can be collected from the registration foyer on arrival. A sign language interpreter will also be in attendance at the AGM. Disabled parking spaces are available in the BIC multi-storey car park on Level 1.

Transport links

The BIC is located close to the beach and pier. There is a 650 space pay and display car park attached to the venue. It is a short taxi ride from Bournemouth train station. For directions to the venue by public transport and for more information to help plan your journey please visit www.bic.co.uk



Building a more sustainable Society

Doing the right thing for the environment

Last winter's floods and storms, which we know affected many of our members, once again highlighted the impact of severe weather events and the dangers we face in making our weather more volatile through carbon emissions. But for us, environmental sustainability is not just about protecting our planet, it is about good business sense, protecting our business from fluctuating utility costs and climate change legislation.

This year we are proud to have achieved Carbon Trust Standard Accreditation for the management and reduction of our operational carbon emissions over the last three years. Since our baseline year (2010/11) we have reduced our emissions by 15%. We have also succeeded in reducing the amount of waste we send to landfill. That figure is now 5%. By 2015 we expect it to be zero.

Our use of water is coming down too. In fact it has dropped by 20% since 2010/11, thanks to simple measures like installing press taps and waterless urinals in our admin centres.

Doing the right thing for our people

Ensuring our employees feel valued and motivated is another policy that makes perfect business sense, because then they are more likely to do their best for you. So we were delighted that this year we were placed 11th in The Sunday Times' list of the Top 25 Big Companies to work for. That ranking is based on anonymous feedback supplied by our employees.

WIN

Up to £5,000 in our prize draw

When you vote we'll enter you in our prize draw to win £5,000 or one of ten £500 runner up prizes.

You must be eligible to vote at the AGM. See the voting conditions section on the Voting Form or on the online voting site. If you win, we will put the money into a Nationwide Group account.

You may choose any new or existing account from our current product range for which you are eligible. There's no alternative to the prize stated. Full terms and conditions are available on request and at your.nationwide.co.uk/rules

See the back of the Voting Form for more details.

Keeping you informed

You don't have to wait until AGM time to stay informed about Nationwide. Our members can follow our news and performance right through each year. We always publish our interim and full year results online at nationwide.co.uk – just use the search function and enter 'Results' to reach the appropriate section. You can also arrange to get a copy of our Annual Report and Accounts by request at any branch.

We publish our customer service statistics, compiled from what you tell us in our monthly surveys, at your.nationwide.co.uk/stats

A visit online to your.nationwide.co.uk/talkbacks will provide details of our regular TalkBack events around the UK where members can give feedback to the Society and make suggestions about the services and products we provide.

Some of the major changes that our members have helped to bring about are found at your.nationwide.co.uk/changes

Our Chief Executive invites you to read his online blog, where he shares his thoughts on topics of interest at your.nationwide.co.uk/blog and we're on Facebook and Twitter.

Online we've also provided a number of informative articles to help you avoid becoming a victim of fraud. At Nationwide we're committed to stamping out fraud, which is why we're at the forefront of industry initiatives designed to protect you from the risk of financial crime.



Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN3 1NW.

VG/2014

